

United States Bankruptcy Court
Western District of MichiganIn re:
Amy Christine Willard
DebtorCase No. 18-03490-swd
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0646-1

User: jonesl
Form ID: 309APage 1 of 2
Total Noticed: 36

Date Rcvd: Aug 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2018.

db Amy Christine Willard, 2131 Bloomfield Avenue, Kalamazoo, MI 49001-5269
 tr +Stephen L. Langeland, 6146 West Main Street, Suite C, Kalamazoo, MI 49009-4047
 8266626 +Advia Credit Union, Payment Services, P.O. Box 10309, Des Moines IA 50306-0309
 8266631 +Equifax Information Svs LLC, P.O. Box 740256, Atlanta GA 30374-0256
 8266632 +Experian, 701 Experian Parkway, P.O. Box 2002, Allen TX 75013-2002
 8266633 +Lake Michigan Credit Union, P.O. Box 2848, Grand Rapids MI 49501-2848
 8266642 +PNC Bank, P.O. Box 609, Pittsburgh PA 15230-0609
 8266643 PNC Bank, P.O. Box 856177, Louisville KY 40285-6177
 8266644 Trans Union, P.O. Box 4000, Chester PA 19016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: RogerJBus@sbcglobal.net Aug 15 2018 22:22:00 Roger J. Bus,
 Debt Relief Law Center, 903 East Cork Street, Kalamazoo, MI 49001
 smg EDI: IRS.COM Aug 16 2018 02:08:00 Internal Revenue Service, Centralized Insolvency Unit,
 PO Box 7346, Philadelphia, PA 19101-7346
 smg +E-mail/Text: MarcsBankruptcyUnit@michigan.gov Aug 15 2018 22:22:44 MI DEPT OF TREASURY,
 COLLECTION DIVISION/BANKRUPTCY, PO BOX 30168, LANSING, MI 48909-7668
 smg +E-mail/Text: bankruptcynoticeschr@sec.gov Aug 15 2018 22:22:25 SECURITIES & EXCHANGE COMM,
 BANKRUPTCY SECTION, 175 W. JACKSON BLVD., SUITE 900, CHICAGO, IL 60604-2815
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Aug 15 2018 22:22:20 Andy Vara,
 Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
 Grand Rapids, MI 49503-2865
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Aug 15 2018 22:22:20 Daniel J. Casamatta,
 Assistant U.S. Trustee, Office of the U.S. Trustee, The Ledyard Building, 2nd Floor,
 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Aug 15 2018 22:22:20 Daniel M. McDermott,
 Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
 Grand Rapids, MI 49503-2865
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Aug 15 2018 22:22:20 David W. Asbach,
 Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
 Grand Rapids, MI 49503-2865
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Aug 15 2018 22:22:20 Dean E. Rietberg,
 Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,
 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Aug 15 2018 22:22:20 Habbo G. Fokkena,
 Office of the United States Trustee, Michigan/Ohio Region 9,
 The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Aug 15 2018 22:22:20 Matthew T. Cronin,
 Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
 Grand Rapids, MI 49503-2865
 ust +E-mail/Text: matthew.w.cheney@usdoj.gov Aug 15 2018 22:22:51 Matthew W. Cheney,
 Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
 Grand Rapids, MI 49503-2865
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Aug 15 2018 22:22:20 Michael V. Maggio,
 Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,
 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Aug 15 2018 22:22:20 Michelle M. Wilson,
 Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,
 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Aug 15 2018 22:22:20 United States Trustee,
 Michigan/Ohio Region 9, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
 Grand Rapids, MI 49503-2837
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Aug 15 2018 22:22:20 United States Trustee,
 The Ledyard Building, 2nd Floor, 125 Ottawa Avenue NW, Suite 200R,
 Grand Rapids, MI 49503-2837
 8266625 +E-mail/Text: collections@adviacu.org Aug 15 2018 22:22:43 Advia Credit Union,
 550 S. Riverview Dr., Parchment MI 49004-1299
 8266630 EDI: CAPITALONE.COM Aug 16 2018 02:08:00 Capital One Bank, P.O. Box 5155,
 Norcross GA 30091
 8266629 EDI: CAPITALONE.COM Aug 16 2018 02:08:00 Capital One Bank, P.O. Box 71083,
 Charlotte NC 28272-1083
 8266627 EDI: CAPITALONE.COM Aug 16 2018 02:08:00 Capital One Bank, P.O. Box 30285,
 Salt Lake City UT 84130-0285
 8266628 EDI: CAPITALONE.COM Aug 16 2018 02:08:00 Capital One Bank, P.O. Box 6492,
 Carol Stream IL 60197-6492
 8266635 +E-mail/Text: bk@lendingclub.com Aug 15 2018 22:22:41 Lending Club,
 71 Stevenson St., Suite 300, San Francisco CA 94105-2985
 8266637 +E-mail/Text: bankruptcy@mortgagecenter.com Aug 15 2018 22:22:06 Mortgage Center LLC,
 29621 Northwestern Highway, Southfield MI 48034-1033
 8266638 E-mail/Text: electronicbkydocs@nelnet.net Aug 15 2018 22:22:31 Nelnet Loan Services, Inc.,
 P.O. Box 2970, Omaha NE 68103-2970
 8266639 EDI: AGFINANCE.COM Aug 16 2018 02:08:00 OneMain, P.O. Box 790368,
 Saint Louis MO 63179-0368

District/off: 0646-1

User: jonesl
Form ID: 309APage 2 of 2
Total Noticed: 36

Date Rcvd: Aug 15, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

8266640	EDI: AGFINANCE.COM Aug 16 2018 02:08:00	OneMain Financial,	P.O. Box 183172,
	Columbus OH 43218-3172		
8266641	EDI: AGFINANCE.COM Aug 16 2018 02:08:00	OneMain Financial,	137 West Centre Avenue,
	Portage MI 49024-5335		

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

8266634*	+Lake Michigan Credit Union,	P.O. Box 2848,	Grand Rapids MI 49501-2848
8266636*	+Lending Club,	71 Stevenson St., Suite 300,	San Francisco CA 94105-2985

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2018 at the address(es) listed below:

Roger J. Bus on behalf of Debtor Amy Christine Willard RogerJBus@sbcglobal.net
Stephen L. Langeland slangeland@lelawyers.com, mi22@ecfcbis.com

TOTAL: 2

Official Form 309A (For Individuals or Joint Debtors) (12/15)

Information to identify the case:Debtor 1 **Amy Christine Willard**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8669**

EIN ____-____-____

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ____-____-____

EIN ____-____-____

United States Bankruptcy Court **Western District of Michigan**Date case filed for chapter **7** **8/14/18**Case number: **18-03490-swd****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Amy Christine Willard	
2. All other names used in the last 8 years		
3. Address	2131 Bloomfield Avenue Kalamazoo, MI 49001-5269	
4. Debtor's attorney Name and address	Roger J. Bus Debt Relief Law Center 903 East Cork Street Kalamazoo, MI 49001	Contact phone (269) 342-1116 Email: RogerJBus@sbcglobal.net
5. Bankruptcy trustee Name and address	Stephen L. Langeland 6146 West Main Street Suite C Kalamazoo, MI 49009	Contact phone (269) 382-3703

For more information, see page 2 >

